

Imaged Certificate of Notice Page 1 of 3  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
8/19/16 10:47 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

IN RE:

CARMELITA D WILLIAMS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:10-28895

Chapter 13

Document No.: 150

ORDER OF COURT


AND NOW, this 19th day of August, 2016, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

DEFAULT ENTRY

Dated: August 19, 2016

  
\_\_\_\_\_  
Gregory L. Tardonio jah  
United States Bankruptcy Judge

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Carmelita D Williams  
DebtorCase No. 10-28895-GLT  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: pdf900Page 1 of 2  
Total Noticed: 36

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Carmelita D Williams, 82 Frankwood Road, Pittsburgh, PA 15235-1339  
 cr +Midland Mortgage Co. Midfirst Bank, by its service, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051  
 cr +Midland Mortgage Company, c/o Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305  
 12921745 +AAA Debt Recovery Inc, P.O. Box 129, Monroeville, PA 15146-0129  
 12933259 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: AmeriCredit Financial Services, Inc, PO BOX 183853, Arlington, TX 76096)  
 12921746 Accelerated Financial, 4015 Raintree Road, Suite 140A, Chesapeake, VA 23321  
 12921747 Allegheny County Treasurer, Room 108 Court House, Pittsburgh, PA 15219-2497  
 12921748 +Allegheny County Treasurer, C/O Jordan Tax Service, 102 Rahway Rd., McMurray, PA 15317-3349  
 12921752 +Citibank, Shell, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 12921753 +City County FCU, P.O. Box 23476, Pittsburgh, PA 15222-6476  
 12921754 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
 13008879 Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 12921755 +EMC Mortgage, P.O. Box 141358, Irving, TX 75014-1358  
 13017637 +EMC Mortgage Corporation, Attn: OH4-7119, 3415 Vision Drive, Columbus, OH 43219-6009  
 12921756 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
 12921759 +Midfirst Bank, 999 N.W. Grand Boulevard, Oklahoma City, OK 73118-6051  
 12959049 +Midfirst Bank, by its servicer, Midland Mortgage Company, 999 N.W. Grand Blvd., Suite 110, Oklahoma City, OK 73118-6051  
 12921760 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 12921761 +Penn Hills S. D. and Municipality of PH, C/O Maiello Brungo & Maiello LLP, 3301 McCrady Road, Pittsburgh, PA 15235-5137  
 12937237 +U.S. Dept of HUD, c/o Novad Management Consulting, Shepherd's Mall, 2401 NW 23rd St. Ste. 1A, Oklahoma City, OK 73107-2423  
 13969537 +U.S. Dept. of HUD, c/o Novad Management Consulting, LLC, 2401 N.W. 23rd Street, Suite 1A1, Oklahoma City, OK 73107-2448

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2016 01:42:58  
 PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067  
 cr +E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17 Palisades Collections LLC,  
 Vativ Recovery Solutions, LLC, dba SMC, as agent for Palisades Collections LLC,  
 P.O. Box 40728, Houston, TX 77240-0728  
 13535584 +E-mail/Text: bankruptcy@acacceptance.com Aug 20 2016 01:17:46  
 American Credit Acceptance dba Auto Finance, Attn: BK Dept, 961 E. Main St,  
 Spartanburg SC 29302, bankruptcy@acacceptance.com 29302-2185  
 12928435 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 20 2016 01:29:38  
 American Inforsource Lp As Agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,  
 Oklahoma City, OK 73124-8848  
 12921750 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 20 2016 01:17:41 Asset Acceptance,  
 P.O. Box 2039, Warren, MI 48090-2039  
 12969771 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Aug 20 2016 01:17:41 Asset Acceptance LLC,  
 PO Box 2036, Warren, MI 48090-2036  
 12921751 +E-mail/Text: bankruptcy@cavps.com Aug 20 2016 01:18:10 Cavalry Portfolio Services,  
 500 Summit lake Drive, STE 400, Valhalla NY 10595-2322  
 12921757 +E-mail/Text: ally@ebn.phinsolutions.com Aug 20 2016 01:17:04 GMAC, P.O. Box 380902,  
 Bloomington, MN 55438-0902  
 12921758 +E-mail/Text: cio.bncmail@irs.gov Aug 20 2016 01:17:14 Internal Revenue Service,  
 Insolvency Unit, 1000 Liberty Avenue, Pittsburgh, PA 15222-4014  
 13337948 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 20 2016 01:18:08 JEFFERSON CAPITAL SYSTEMS LLC,  
 PO BOX 7999, ST CLOUD MN 56302  
 13418233 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2016 01:28:30  
 Portfolio Recovery Associates, LLC, P.O. Box 41067, Norfolk, VA 23541  
 12967409 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Corporation,  
 PO Box 1847, Wilson, NC 27894-1847  
 12921762 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 20 2016 01:29:37 Regional Acceptance Recovery,  
 1200 E Firetower Road, Greenville, NC 27858-4196  
 12954533 +E-mail/Text: ebn@vativrecovery.com Aug 20 2016 01:17:17  
 VATIV Recovery Solutions, LLC dba SMC, As Agent for Palisades Collection/ASTA F,  
 PO box 40728, Houston TX 77240-0728  
 12921763 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 20 2016 01:17:47  
 Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles CA 90010-3847

TOTAL: 15

District/off: 0315-2

User: amaz  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Aug 19, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr U.S. Bank National Association, as Trustee, et al.  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., P. O. Box 183853,  
Arlington, TX 76096)  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
12921749\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: Americredit, 200 Bailey Avenue, Fort Worth, TX 76107)  
12932333\* ++Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
cr ##+Penn Hills School District and Municipality of Pen, Maiello Brungo & Maiello, LLP,  
3301 McCrady Road, Pittsburgh, PA 15235-5137  
12945189 ##+Penn Hills Municipality, Maiello Brungo and Maiello, 3301 McCrady Road,  
Pittsburgh, PA 15235-5137  
12928916 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416  
TOTALS: 2, \* 4, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Defendant U.S. Bank National Association, as Trustee  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor U.S. Bank National Association, as Trustee, et al...  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District and Municipality of Penn  
Hills jlc@mbm-law.net  
Leon P. Haller on behalf of Creditor Midland Mortgage Co. Midfirst Bank, by its servicer  
lhaller@pkh.com, dmaurer@pkh.com; lrynard@pkh.com  
Leon P. Haller on behalf of Creditor Midland Mortgage Company lhaller@pkh.com,  
dmaurer@pkh.com; lrynard@pkh.com  
Megan E. Farrell on behalf of Creditor U. S. Department of Housing and Urban Development  
Megan.Farrell@usdoj.gov, Patricia.Fitzgerald@usdoj.gov; Deborah.Verrilla@usdoj.gov  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Paul M. Daniels on behalf of Debtor Carmelita D Williams paul@pauldanielslaw.com,  
robert@pauldanielslaw.com; pauldaniels.lawclerk@gmail.com; chris@pauldanielslaw.com  
Paul M. Daniels on behalf of Plaintiff Carmelita D Williams paul@pauldanielslaw.com,  
robert@pauldanielslaw.com; pauldaniels.lawclerk@gmail.com; chris@pauldanielslaw.com  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 11